

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Migdalia Espinet
Debtor

Case No. 19-02874-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 21, 2025

User: AutoDocke
Form ID: orclreop

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:

Recip ID	Recipient Name and Address
db	+ Migdalia Espinet, 137 Maria Lane, Dingmans Ferry, PA 18328-3088

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Lauren Berschler Karl	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 lkarl@rascrane.com, lbkarl03@yahoo.com
Lily Christina Calkins	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 logsecf@logs.com, lilychristinacalkins@gmail.com

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Mark E. Moulton	on behalf of Debtor 1 Migdalia Espinet markmoulton@moultonslaw.com staff@moultonslaw.com
Roger Fay	on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Migdalia Espinet,

Chapter 13

Debtor 1

Case No. 5:19-bk-02874-MJC

Order

And now, whereas an Order has been heretofore entered reopening the above estate, and it further appearing that said reopened estate has been fully administered, it is hereby

ORDERED that the above named bankrupt estate be, and it hereby is, closed.

By the Court,

A handwritten signature in black ink, appearing to read 'MJC', is written over a horizontal line.

Mark J. Conway, United States Bankruptcy Judge

Dated: February 21, 2025

orclreop(05/12)